## Abstract of the Invention

A method is provided for transferring a set of data over a network by monitoring the level of actual network bandwidth utilization. The method identifies a maximum monitored level of actual utilization and calculates a threshold level of utilization as a function of the maximum monitored level of utilization. The threshold level represents a level below which a set of data, such as a software update, may be transferred or downloaded over the network without interfering with other network activity at the network interface. If the actual level of utilization is less than the threshold level, at least a portion or segment of the data is received over the network. If the actual level of utilization remains below the threshold level for an extended period of time, data may be transferred over the network in progressively larger segments to take advantage of unused bandwidth.